

Account A	Account B-I	Account B-II	Account C
<ul style="list-style-type: none"> <li>&gt; Pays for high deductible insurance premium</li> <li>&gt; Amount of deductible can be set for the whole group or for an individual</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Individual Medical Savings Accounts</li> <li>&gt; Will carry forward</li> <li>&gt; Employer can decide on vesting time</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Hold a portion of the premium in reserve to "loan" money to those who may need to pay the high deductible. Annual sweep into individual MSA on Dec 31.</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Promote good health and preventive care. Allocate \$ amounts to get annual physicals, necessary tests, kids shots etc. (use it or lose it to the group)</li> </ul>

Key features:

- > Individuals are in charge of their health care
- > Eliminate billing altogether
- > Create the Health Care Bank Card with debit amounts

Fig. 2

Account A	Account B-I	Account B-II	Account C
<ul style="list-style-type: none"> <li>&gt; Identify insurance companies that write high deductible policies</li> <li>&gt; Get premium quotes for different deductibles: \$5000; 10K;</li> <li>&gt; Group deductibles</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Identify Banks willing to set up such accounts, much like IRAs</li> <li>&gt; Banks will hold cash for the corporations and for the individuals</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Banks will hold these funds in reserve until Dec 31 when the balance will be given back to individual MSA account holders</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Promote good health and preventive care. Allocate \$ amounts to get annual physicals, necessary tests, kids' shots etc. (use it or lose it to the group)</li> </ul>

Key features:

- Identify companies willing to participate
- Identify physician groups and hospitals etc willing to participate
- Develop the Health Debit Cards with defined CPT codes and pre-authorized negotiated payments

Fig. 1

Fig. 3

